

A Housing Program for Canada

by Humphrey Carver, 1935

for the League for Social Reconstruction

Social planning for Canada

THE RESEARCH COMMITTEE OF THE LEAGUE
FOR SOCIAL RECONSTRUCTION

WITH AN INTRODUCTION BY F.R. SCOTT, LEONARD
MARSH, GRAHAM SPRY, J. KING GORDON,
EUGENE FORSEY, AND J.S. PARKINSON

1935 [1975 reprint]

UNIVERSITY OF TORONTO PRESS
Toronto and Buffalo

CHAPTER XIX.

A HOUSING PROGRAMME.

A. MAKING TOWN PLANNING A REALITY.

WHEN we come to the question of housing, the first essential is to approach it with imagination and breadth of view—not as the restricted problem of clearing our worst slum areas or even of providing cheap "working class houses", but of planning and building better the urban environment in which so great a proportion of Canadian citizens are born and live their daily lives.¹ If capitalism is judged by its ability to provide homes and cities which will produce free and healthy citizens, it will not stand high. An unrestrained system of profit-making enterprise is responsible not only for the arid wastes of city street and slum, rooming houses and "shack towns", inadequate provision of open spaces, playgrounds and community centres, but also for the vulgar ostentation or the mock-antique of many of our "high-class" residential districts, the crudities of our present civic architecture, the waste and graft of much of our public works development. Here too we must start from fundamentals.

Urban Instability.

The first of these is that the urban organism has no natural maturity. Human communities are alive and growing: the town is continually getting too big for its boots. Particularly in our chief commercial cities, no allowance has been made for this characteristic. From this two important results have followed:

(1) As the town spreads out into the surrounding country, land beyond the margin of building development has acquired a speculative value. Upon the person who holds this land has rested the great responsibility of planning it for public service. But much of this land is held not for actual use but in the hope of re-sale at a profit. These "interim" land-owners have naturally been influenced by the desire to make quick and profitable sales, and for this purpose have subdivided the land in ways which seemed to be of immediate advantage, regardless

¹And of course of improving rural sanitation also. The bulk of the present section is concerned with urban areas.

of the ultimate needs of the community. The ugly and short-sighted "grid plan" of street lay-out, the multiplication of small properties and unrelated building operations, the heavy financial investment involved in real estate constitute a system which has grown up almost solely for the benefit of the speculator; his operations, it is said, represent a tax on the eventual homeowner and a drain on the householder's resources in excess of all municipal, provincial and federal taxation put together. This speculation in real estate has subjected us to ridiculous land costs and has given us a city plan—or absence of plan—of a most inconvenient, expensive and undignified kind.

(2) As the town grows outwards and its total area increases, the proportions of all its natural parts have had to be continually adjusted to serve the increasing population. The expanding financial centre, for instance, has continually encroached upon the commercial area; the business section is continually devouring the older residential streets, while residential development is for ever encroaching upon the green countryside. This instability and periodic internal decay in the city has been a phenomenon as typical of capitalism as the periodic business depressions.

What are known as "blighted areas" are these districts which have been left behind by the out-growing suburbs; they are areas abandoned by the building industry, which prefers to concentrate on more profitable business amongst the well-to-do in the expanding suburbs. The domestic appointments of these large areas are more often than not out-of-date, but the capitalist employer who is ready enough to scrap obsolete machinery in his plant is not interested in the domestic equipment of his employees. What is known as a "slum" is really a property which the landlord, thinking that it can be sold soon at a good price to the outgrowing commercial section, does not bother to keep in repair; the landlord is prepared to accept a low rent with few responsibilities and await the harvest. Too often, and particularly during the last few years, the expected commercial expansion fails to materialize and the properties fall into worse and worse disrepair. The low rents attract the poorest and most destitute groups in the community: unable to meet rents elsewhere, they have to crowd into the sub-divided houses under the crumbling roofs of the slums and put up with conditions which violate all the principles of lighting, ventilation

and sanitation—to say nothing of personal freedom and the proper environment for growing children.

Principles of Town Planning.

Such, very briefly, is the nature of the modern city as we know it. Most of the problems of municipal administration, the heavy urban incidence of crime and disease, traffic congestion, lack of recreation facilities and decent housing accommodation, are directly related to this process of external expansion and internal decay. Organized town planning is the answer to this chaos of irresponsibility and waste. The central principle of town planning is to stabilize each section of the city for its appropriate use by recognizing and anticipating its normal growth. Systematic technical survey, backed by adequate compulsory powers, is obviously necessary to put this into practice. Town planning must be made a specific government responsibility in every large city, co-ordinated and encouraged through the Federal Housing (and Town Planning) Authority which would be set up at Ottawa.

As in designing a dwelling the basic factor in planning is the size of the family for whom accommodation must be provided, so in planning a town it is necessary to form a reasonable judgment of the future population. In Canada we have become so accustomed to a continual multiplication of our numbers that it is difficult to realize that our plans must provide, if not for a stationary condition, at least for only gradually growing populations in our cities.² Our aim should be therefore, not to plan for the gigantic cities which the "boosters" of fifteen years ago anticipated, but to perfect the use of our existing urban regions. We should call a halt to the premature sub-division of land. Many municipalities have been put into bankruptcy by overoptimistic capital expenditure on roads and other equipment, thus creating those desolate marginal lands that make the outskirts of our towns so hideous: the ribbon development of "shack towns" is a peculiarly Canadian form of slum which is no less demoralizing to its inhabitants and no less objectionable than the internal urban slum. We must halt the reckless outward expansion of the cities and surround them with green parks and better-equipped suburbs.

Such a revolution in municipal policy requires not only

²See Chapter II, d.

effective planning powers of a preventive nature but also an active stimulation of replanning and rebuilding in the interior of the city. As long as there remained new land to conquer for private profit, capital has been busy and expansive, but the task of remodelling the obsolete and blighted areas over which "enterprise" has already passed will only be begun through public initiative.

In this concept of deliberate control and development according to a comprehensive plan of zones and amenities, there is nothing startlingly new. All we need is the will to do it. We have the technicians, architects, surveyors, draughtsmen—many of the younger ones long graduated from our engineering faculties without having found the jobs for which they are trained. These are projects also which must enlist the goodwill as well as the skill of every engineer and architect who has some vision of what his profession could contribute to the community if it were unhampered by considerations of profit in private contracts and patronage or vested interests in public ones. We have an army of manual workers who could readily be marshalled for work on parks, roads, demolitions, grade-crossings, tree-planting and the host of other possible urban improvements, apart altogether from house and building construction itself. A complete regional survey of course takes time, but the need for much of the work of the type mentioned is obvious in so many places that undoubtedly it could be begun rapidly once the requisite authorities had been set up. The modernization of provincial and municipal building and health regulations—and the implementing of those regulations by really effective inspection—are necessary corollaries.

Town planning for the whole of a city's residents (instead of for its few wealthy areas) will only become a reality if the principles of land development are interpreted in future strictly in the public interest. Purely speculative enterprise which does not satisfy this test must be heavily taxed or otherwise prevented. Housing programmes have so long a history in Britain alone, that there is abundant and adequate experience to draw on in determining principles of equitable compensation and appropriation where re-allocation of existing land or building space is necessary. A real estate branch of the Court of Appraisal could also be appointed to assist in this task and would be particularly valuable as an arbitral authority.

B. HOUSING FOR THE WAGE EARNER.

Housing and slum clearance form one of the largest features of any "emergency programme", and town planning measures themselves are of course only the systematic setting for a new housing policy.

Here again every student of the subject must be struck by the difference between the great potential achievements, raising the standards of living and increasing the happiness of "the lower third" of our population, which could be accomplished in the field of housing, and the little that has actually been done in Canada. To argue the need for an active policy to provide better housing for the wage earner should be superfluous, in the face of its long and respectable history in Europe if for no other reason.⁸

European Experience.

In England some of the best experiments in planned housing are associated with the highly respectable names of Cadbury, Lord Leverhulme, Howard, and Chamberlain; while the greater part of the 1,400,000 dwellings erected in Great Britain with state aid since the war were in fact erected under a Conservative government. In Germany the construction of houses by the State has been accepted as an altogether logical expression of civic pride. The great Vienna housing scheme, and some of the less spectacular but even more successful Scandinavian housing developments, are of course more directly socialist enterprises. But a great part of the four and a half-million state-aided houses built in Europe since the war bear the mark of Conservative respectability.

The principle has been thoroughly established: the differences are those of standards, finance, and energy. It is interesting to note the chairman of a recent English Housing Commission observing that the whole enterprise must be regarded "as a kind of crusade", and that even under the most favourable conditions a housing programme requires continual and unremitting toil to outbalance the inherent selfishness and obstructionism of private capital and commercial interests. The Commission stated that it must be regarded as a public service and a national responsibility to provide a million new houses in England at rents of \$2.50 per week and under, the building of which should

⁸Of, however, the sections "Where Canadians Live" and "What Canadians Think of Their Homes" in Chapter I, for a commentary based only on Canadian facts.

be organized on a ten-year programme following upon a national survey of housing needs, a long-term organization of labour and materials, and stimulated technical research. To accomplish this it is proposed to finance local authorities and public utilities at trustee rates of interest. In Britain there are plenty of examples of both local authorities and private "limited-profit" housing corporations which have shown a high sense of responsibility in taking advantage of such a policy. But even there it is generally admitted that the success of a housing programme depends on the "drive" which emanates from the central government.

A Federal Housing Authority to Provide Low-Cost Housing.

In Canada it is clear that the problem of providing housing for the lower-paid worker will only be met through a Federal Housing Authority which takes its responsibilities seriously and directly. Our experience after 1921 with subsidized housing on a delegated and ill-supervised basis demonstrated conclusively that any hopes that those of our city workers most in need of better houses (i.e., those with the smallest incomes) will benefit from any similarly-conceived schemes are foredoomed to failure.¹ The Federal Housing Authority which we propose would essentially give detailed attention to building standards, and would authorize federal grants only on the strict condition of these standards being met.

What is even more important, however, if we are to put current housing proposals and building schemes to the test, is their "financial base". If room is still to be left for private profit, or "remunerative investment", or if "the principles of orthodox finance" are to be followed, there will be no houses at really low rents, no attack on the roots of the slum problem through the provision of better alternative housing at the same rents at all. Even at the lowest obtainable rates of interest it is impossible to build houses of an acceptable standard which can be rented at rates within the low-wage worker's capacity to pay. And until they are built, he has to stay in the slum or something approaching it. The recent Toronto Housing Report showed that only one-third of the costs of workers' dwellings could be covered by a 4 per cent. loan and that the remaining two-thirds would have to be met by direct grants from the State, municipal, provincial and federal. This cal-

culatation was based on a rental of about \$20 a month, which would be an appropriate amount for a householder to pay when he is earning 50 cents an hour for a 40 hour week throughout the year. Since the typical slum-dweller under present earning conditions should not pay more than \$10 a month in rent, on the above basis the housing equation—on "orthodox" lines—does not admit of a solution.

These facts—the large proportion of our city workers who because of low wages, irregular employment, or unemployment, are unable to pay more than this small rent—and their bearing on the slum problem, are brought out even more forcibly in the Montreal housing report:

"The problem is to secure an adequate supply of housing accommodation at low rentals. It may of course be suggested that the wage earners concerned should devote more of their incomes to the payment of rent. The answer must be, however, that they can do so only at the cost of raising other social problems. To spend more than \$120.00 or so of an income of \$600.00 on rent, means sooner or later some curtailment or deprivation of food and fuel, and certainly of clothing, minor luxuries, and recreational expenditures. The provision of low rental housing tends to reduce under-nourishment, tuberculosis, hospitalization, destitution, with their attendant social costs, and to release working class purchasing power for the other necessities, comforts, and conveniences of life.

It may be objected that housing at such rents cannot economically speaking be provided: that these minimum rents will not cover the costs. But this again is the essence of the Housing Problem. There is a point at which private enterprise working on ordinary commercial lines cannot provide for certain groups of the community. The figures above suggest clearly that the unskilled and lowest paid wage-earners, and at least some proportion of the intermediate and skilled workers, are within these groups. . . ."

"... It does not help to put forward schemes for slum clearance with replacement of dwellings renting at . . . \$20 (a month). Proposals of such character cannot be recommended because they do not relieve government and society of the burden of the slums. They can only bring about a slum elsewhere, or else deprive industry of those lower ranks of labour which should find housing at . . . \$10 (a month) within reach of their work".²

¹ Cf. Lieutenant Governor's Report (Ontario): *Housing Conditions in Toronto*.

² *Report on Housing and Slum Clearance for Montreal* (Mar. 1935), p. 35. 4Feb., p. 8.

This is clear enough—and it means that the recent Housing Bill of the Conservative Government will do nothing for the slums. For the fine-sounding \$10,000,000 appropriation which it authorizes is merely a loan fund, providing one-fifth of the capital to be used (whether by individuals or corporations) for building schemes. These individuals or corporations must themselves put up the remaining four-fifths of the capital and pay the government 5 per cent. on their "subsidy". Obviously none of the individuals will be slum-dwellers, and the corporations—unless they are going to be benevolent institutions operating at a loss for the benefit of the public—will be hard put to it on this basis to provide housing at even "white-collar" rentals. Even a less miserly policy which provided for the *expenditure* of \$10,000,000 as a direct subsidy, however, could hardly raise high hopes while loan companies or other corporations which "are not in business for their health" are chosen as the media.

A socialist government honestly desiring to get rid of slums and to provide better housing for the wage-earner (and also for the farmer) must expect to spend money for that purpose. In *national* accounting, whether an investment "pays" or not must be judged by its total social benefits. If devoting some part of the budget to subsidized housing "pays" in healthier and happier living conditions for many of the country's workers, in less repressive environments for their children, in reduced burdens of infantile mortality, tuberculosis, juvenile delinquency, contagious diseases, this is "profitable" expenditure in the best sense of the word. One of the first steps to be taken by the government must therefore be a large-scale housing programme frankly intended to provide *wage earners' houses*.

The housing estates created under this policy will not be farmed out to private corporations, but will be owned by the federal, provincial, or municipal government or their agents, the choice depending on what is most effective in the particular local circumstances. Each district or block will also have its estate-manager, an official (often a woman) combining the functions of business manager and social worker of the type whose development has contributed so much to the success of the best managed housing schemes in Britain.

While housing and slum clearance must be begun in the first instance as a frankly subsidized venture (though this is not to mean it will tolerate undue costs from attempts to hold up the government through extortionate land prices or monop-

olistic prices of materials), reliance does not have to be placed permanently on this policy. The two important factors in the housing equation are rent and cost of construction. As the reconstruction and socialization of industry begins to take effect, one of its results will be a rise in the wage earner's standard of living and consequently in the scale of rent he can afford. Even more can be hoped, however, from reduction in the costs of construction.

Part of the high cost of housing comes of course from elements in the present economic system itself. But in the government's programme the "rake-off" of promoters' profits would be automatically eliminated. The obstacles of the monopolistic production of building supplies or, in some fields, the wastes of monopolistic competition, might be more serious. But with the threat of nationalization of non-co-operative industries at its command, it is reasonable to expect that the government could secure its supplies at terms equitably covering only their true production- and wage-costs. Over and above this, however, it is reasonable to expect that even basic production costs can be reduced—that the technique of mass-production can be turned towards the objective of low cost housing more directly than it is at present.

To achieve this it is necessary to apply to the design and construction of homes the same scientific rationalization that has been applied, for instance, to automobile plants; to reduce the costs of fabrication and assembly so that modern living conditions may become the normal possession of every householder. Standardized units can only be produced at a basic mass production cost provided that the output is sufficiently large, but this is precisely what a national housing policy—both urban and rural—would permit. The standardization of equipment such as metal windows, doors, kitchen cupboards, plumbing and heating would enable them to be installed as prefabricated articles: the standardization of wall-slab units with insulation would enable them to be assembled by unskilled labour; and so forth. One of the tasks of the Federal Housing Authority would be to institute (in co-operation with the Bureau of Standards if necessary) a codification of local building by-laws so as to take advantage of these advances in technique. In short, both by the accumulation of such economies and by the elimination of selling expenses, construction costs would be reduced well below the accepted normal. Labour saving methods in this

field would be brought into operation to serve that very part of the community which has been accustomed—often by hard experience—to think of mass production methods as a menace to employment.

Urban Surveys.

A factor of the very greatest importance in economical housing is the stability which results from fitting a housing scheme into a comprehensive town-planning scheme. In the interests of economy a number of municipal politicians have advocated the allotment of city funds for repairing slum dwellings; but although such work may temporarily relieve distress, it is a classic example of misdirected economy and such an allotment represents a total loss to the city. A similar fund, however, used in the development of one unit of a planned housing scheme remains a permanent asset to the community. It is as unwise as ever it was to put new wine into old bottles; a repaired slum still remains a slum.

The plan of campaign of the agencies co-operating with the Federal Housing Authority must be formulated after careful survey of actual conditions in each city. This implies an analysis of the areas given over to industry, commerce, retail business, etc., and these must be considered in relation to existing slums, blighted areas, and the expanding residential sections. In addition there is required a plan of the main traffic system, the park system, the educational and institutional centres and special topographical features such as rivers, ravines and beaches. On a zoning-map made on this basis the defects of the urban composition become apparent, and the town-planner with the co-operation of sociologist and economist is able to decide which are the areas most appropriate for housing schemes.

It is not to be assumed that the areas at present occupied by slums are necessarily the logical sites for housing a large population of low-income families; for the deteriorated property which marks the slum owes its existence to circumstances quite irrelevant to their residential qualifications. Central slum areas in fact have high land-values, because their commercial development—rightly or wrongly—is anticipated. The establishment of proper zoning regulations of course goes part of the way to removing these inconsistencies and uncertainties. If an area is scheduled to remain residential land for a specified period

its value will automatically drop to residential levels. But the higher value of central areas is bound to remain in some degree; and it must be assumed also that some proportion of the workers resident in slum areas are living there in order to be close to their work and will not therefore wish to move. The replacement of demolished slums by some re-housing must therefore be part of the immediate programme. The land for this purpose must be acquired by the government, and the compensation for it must be based on a reasonable compromise between its (possibly fictitious) commercial value and its actual earning-power as a residential area. On the lines of established British practice, however, no compensation should be allowed for property deteriorated beyond a certain standard.

For a really comprehensive programme the relatively high land costs typical of slum property are not necessarily the drawback they may at first seem. Advantage may be taken of the two facts, that land decreases in value the farther its location from the centre, but that also there is still a wide market for the better housing of the higher paid wage earners and many middle class groups, who are willing and able to pay higher rents and for whom the factors of distance and travel are of less consequence. Hitherto the profits from housing the well-to-do have gone to the particular group of owners and builders catering for this class of tenant, while housing provision for small wage earners has had to stand on its own feet. But governmental housing corporations should be free to build and operate housing in "middle" and "outer" or suburban areas as well as former slum districts where costs are too great for the private capitalist. And with this development there should be definite scope for some balancing of surpluses and deficits on the different types of property operated by the one authority.

It is of significance that the earliest experiments in workers' housing in England such as Bourneville and Welwyn proved so attractive that the homes have come to be occupied by a more well-to-do class than that for which they were intended. Yet these in fact were the practical laboratories in which some of the early experiments in working-class housing were undertaken. Since the reconstruction of our economic system is compelled to pass through a transitional period, this principle may well be adopted for our own use and extended. Housing authorities should be under no obligation to confine their activities to clearing the slums, but should be enabled to explore other fields

not hampered by the same rental disabilities. Besides enabling research and experiment to be carried out with greater freedom this would enable governments to build up a valuable equity in well-planned revenue-producing neighbourhoods. This in fact is the normal development of housing in a co-operative economic system.

Housing Types and Standards.

Outside the slum area at least, socialist housing plans could be built up on the principle of what may be called the "Neighbourhood Unit". This is a community or group of dwellings which together with their local services, such as a school, recreation centre, theatre, library and local retail stores, can be considered as a self-contained region. The size of such a community may be conveniently fixed as a neighbourhood large enough to require a school and should be from 100 to 150 acres in extent. Statistics show what are the typical requirements of such a community, the typical proportions of families and single residents, etc.: and with such information the town-planner is able to apportion areas of open space and building sites. The neighbourhood streets should be clearly distinguished from the traffic arteries which pass outside its boundary and which take its inhabitants to work and to the open country, so that children going to school and housewives going to the stores will not have to cross a traffic street.

There are many types of housing each of which can be experimented with to find its appropriate use. At the present time considerable research is being undertaken in both Europe and America, and it is unwise to have preconceived ideas on the subject while we are in a transitional period. In general, apartment houses or "flats" are suited for mid-urban estates and the single dwelling type for suburban and rural use. It is said that there is a prejudice in this country against apartment houses, at least among wage-earners; but this objection is commonly found to be raised by workers who have not lived in a really modern block of flats—and who are often also the victims of a conspiracy between the real estate and speculative building interests to persuade the public that there is some remarkable virtue in home-ownership. If the ultimate ideal really is the single dwelling on its own plot of land a few experiments should determine this. But in the larger city at least there are remarkable advantages in the multi-storey type of housing, a type

which is advocated by those who have given the most study to the matter and who have carried out the greatest amount of constructive work. A housing block of several floors permits the highest degree of standardization and economy in the assembly of mass-production materials; it promotes great efficiency and economy in services such as heating, conditioned air, refuse collection, etc.: it makes communal equipment such as laundries and creches much more accessible; it offers scope for the social services of the "estate manager"; it liberates more land for open space and allows the planner to give the greatest number of dwelling units an ideal orientation. Since all these advantages represent real wealth to the householder and his wife, too much attention must not be given to the somewhat sentimental objections which have been raised against life in multiple dwellings.

In the dwelling unit itself, certain standards may be set up for families of various sizes. These should take account of the separation of the sexes for children's bedroom accommodation and of proportionate sizes of living room and kitchen, the whole unit being subjected to the best technical analysis available to provide through-ventilation, light, and correct sanitation, and to reduce the labour of housekeeping. Several types may be evolved as suitable for a Canadian standard of living and these will serve as patterns when plans are made, to conform to the specific conditions of actual sites. Standards of bedroom accommodation will of course vary with size of family: but given proper ventilation, bedrooms may nowadays be reduced to 100 square feet, all additional space permitted by costs being given over to the living room. In multi-storey blocks attention can be given to the design of balcony-porches which are consistent with complete privacy. In general, the mechanization of household equipment and the economy of bedroom space to be cleaned would help to liberate the housewife from the monotonous servitude of domestic chores and allow her to develop family life in more fruitful directions. This liberation, together with the land economies of multi-storey blocks which permit dwellings to be set amidst the space and air of parkland, offers for the ordinary wage earner—who so far has been accorded little indeed of the improvements of which modern housing technique is capable—a veritable renaissance of urban life.